

REMARKS

This response is submitted in reply to the final Office Action dated November 15, 2007. Claims 1-6 and 8-38 currently stand rejected. Applicants respectfully traverse.

In light of the remarks presented below, Applicants respectfully request reconsideration and allowance of all now-pending claims of the present application.

Claim Rejections - 35 USC §102

Claims 1-6 and 8-38 currently stand rejected under 35 U.S.C. §102(e) as being anticipated by Breck et al. (U.S. Patent Application Publication No. 2004/0210449, hereinafter "Breck" (referred to in the Office Action as "Breck"))).

Independent claim 1 recites, *inter alia*, automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party and transmitting the information entity with the automatically inserted transaction information from the user equipment. In other words, an information entity has transaction information automatically inserted **without user interaction** in response to either recognition of incoming data as an information entity including data fields or determining that an incoming information entity has been sent by a trusted party and is then sent from a user equipment. For example, a user operating a mobile terminal may have information regarding a purchase automatically inserted into a form required to affect the purchase without having to perform any interaction such as, for example, selection or drag and drop operations. The form may then be sent from the mobile terminal in order to execute the purchase. Accordingly, the information entity that is sent from the user equipment according to the claimed invention includes transaction information that was automatically inserted without any user interaction. Furthermore, notably the automatic insertion occurs in response to a particular stimulus, namely either recognition of incoming data as an information entity including data fields or determining that an incoming information entity has been sent by a trusted party.

The final Office Action states that the “examiner does not need to consider the citation ‘determining at a user equipment that an incoming information entity has been sent by a trusted party’” since such feature is recited as a simple alternative to the feature “automatically inserting transaction information in response to recognition at a user equipment of incoming data as an information entity including data fields”. Accordingly, the Office Action only asserts that the cited references disclose the latter feature above (i.e., automatically inserting ...). Although Applicants respectfully submit that Breck fails to teach or suggest automatically inserting, without user interaction, transaction information into at least one data field of an information entity in response to determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1, Applicants will focus the discussion below on the further failure of Breck to teach or suggest automatically inserting, without user interaction, transaction information into at least one data field of an information entity in response to recognition at a user equipment of incoming data as an information entity including data fields based on the fact that the Office Action only addresses this feature with respect to the disclosure of Breck.

Applicants respectfully submit that Breck fails to provide any disclosure related to automatically inserting transaction information anywhere in response to recognition at a user equipment of incoming data as an information entity including data fields. In this regard, Breck is directed to a system for facilitating a transaction. The Office Action cites paragraphs [0066], [0067], [0077], and [0078] in addition to FIG. 7 in relation to the above recited feature. However, the cited paragraphs from Breck describe the automatic insertion of a secondary transaction number (STN) into an online order form in which such automatic insertion is carried out either (i) in response to the cardholder entering a smart card into a smart card reader and entering a PIN number or carrying out other security functions (see paragraph [0077]), or (ii) in response to a cardholder logging into a separate card provider’s website (see paragraph [0067]). Neither of these disclosures relates to automatically inserting transaction information in response to recognition at a user equipment of incoming data as an information entity including data fields as provided in independent claim 1.

As indicated above, the Office Action specifically refers to FIG. 7 in connection with the above recited feature of independent claim 1. However, FIG. 7 and the corresponding description at paragraph [0067] merely describe automatic filling that is done in response to the cardholder logging into the card provider's website and obtaining an STN. As such, any automatic filling disclosed by Breck is not performed in response to the same stimuli provided in the claimed invention. Specifically, page 14 of the Office Action asserts that lines 5-7 of paragraph [0067] coupled with the disclosure of FIG. 5 "teaches that when cardholder 1 is logging in a card providers web site", "after authenticating a cardholder 1, the card provider 3 automatically filled the payment fields 144, 146, 148 in FIG. 7 on the payment web page 2b in FIG. 7." While Applicants agree that the passage above refers to automatic filling of payment fields, Applicants respectfully note that this filling is clearly not performed in response to recognition at a user equipment of incoming data as an information entity including data fields, as recited in independent claim 1. Instead, the passage of Breck indicates that the trigger for the automatic form filling is the logging in of the cardholder and the obtaining of the STN. There is no concern expressed whatsoever with respect to recognizing incoming data as an information entity including data fields or that such recognition itself may cause the automatic insertion of transaction information without user interaction. Moreover, the logging in of the cardholder is the user interaction in response to which the automatic filling of Breck occurs. Accordingly, Breck fails to teach or suggest automatically inserting transaction information in response to recognition at a user equipment of incoming data as an information entity including data fields as provided in independent claim 1. Thus, Breck fails to teach or suggest automatically inserting transaction information in response to both recognition at a user equipment of incoming data as an information entity including data fields and determining at a user equipment that an incoming information entity has been sent by a trusted party. Thus, Breck fails to anticipate independent claim 1.

It is submitted that independent claims 23 and 27 each contain recitations substantially similar those of independent claim 1 with respect to automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition of incoming data as an information entity including data fields or

determining that an incoming information entity has been sent by a trusted party. Thus, independent claims 23 and 27 are patentable for at least the same reasons as given above for independent claim 1.

Claims 2-6, 8-22, 24-26 and 28-38 depend either directly or indirectly from corresponding ones of independent claims 1, 23 and 27, and thus include all the recitations of their corresponding independent claims. Therefore, dependent claims 2-6, 8-22, 24-26 and 28-35 are patentable for at least the same reasons as given above for independent claims 1, 23 and 27.

Accordingly, for all the reasons stated above, Applicants respectfully submit that the rejections of claims 1-6 and 8-38 as being anticipated by Breck are overcome.

Claim Rejections - 35 USC §103

Claims 1-6 and 8-38 currently stand rejected under 35 U.S.C. §103(a) as being unpatentable over Laage et al. (U.S. Patent Application Publication No. 2002/0138445, hereinafter "Laage") in view of Blumenthal (U.S. Patent Application Publication No. 2003/0069792).

Applicants respectfully submit that Laage and Blumenthal, alone or in combination, fail to teach or suggest automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party and transmitting the information entity with the automatically inserted transaction information from the user equipment as recited in independent claim 1. Notably, Blumenthal is not cited as teaching or suggesting the features recited above. Instead, the above recited features are asserted to be disclosed in Laage. More specifically, Laage is asserted to disclose "automatically inserting transaction information in response to recognition at a user equipment of incoming data as an information entity including data fields" and the alternative feature of automatically inserting transaction information in response to "determining at a user equipment that an incoming information entity has been sent by a trusted party" has been ignored. Although Applicants respectfully submit that Laage fails to teach or suggest automatically inserting,

without user interaction, transaction information into at least one data field of an information entity in response to determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1, Applicants will focus the discussion below on the further failure of Laage to teach or suggest automatically inserting, without user interaction, transaction information into at least one data field of an information entity in response to recognition at a user equipment of incoming data as an information entity including data fields based on the fact that the Office Action only addresses this feature with respect to the disclosure of Laage.

The Office Action cites Laage as disclosing the above recited feature of independent claim 1 citing paragraphs [0084], [0086] to [0093], [0103], [0104] and [0114]. Laage is directed to a method of protecting a payment instrument in non-face-to-face transactions. The Office Action makes particular reference to paragraph [0088] and its corresponding disclosure of a wallet application generating information automatically. However, the cited passage relates to generating information in reply to the customer authorizing a one-time unblocking of the payment instrument for a specific transaction (see paragraph [0084], lines 3-5). Paragraph [0084] of Laage describes an automatic form filling technique in which the user must identify fields that are used in the order form. If a match is found between the identified fields and a representative pattern, the corresponding data may be transferred from an electronic wallet to the order form. Incoming information is described in this section in the form of a merchant website online order form. However, contrary to the claimed features recited above, paragraph [0084] describes retrieving data from the order form and not inserting transaction information into the order form. As such, paragraph [0084], and all of Laage, merely describes "automatic" form filling in response to user action and not automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields as recited in independent claim 1.

Notably, although paragraph [0119] of Laage includes the term "trusted third party", there is no relationship between determining that an information entity has been sent by a trusted third party and, in response to such a determination, automatically inserting without user

interaction transaction information into a data field of an information entity as recited in independent claim 1. Furthermore, the final Office Action does not cite Laage as disclosing this feature. Accordingly, for all the reasons stated above, Laage also fails to teach or suggest automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1.

Thus, both Blumenthal and Laage individually fail to teach or suggest at least automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1. Therefore, even if the cited references (including Breck) were to be considered in combination rather than individually, the cited references would still fail to teach or suggest the claimed invention.

As stated above, independent claims 23 and 27 each contain recitations substantially similar those of independent claim 1 with respect to automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition of incoming data as an information entity including data fields or determining that an incoming information entity has been sent by a trusted party. Thus, independent claims 23 and 27 are patentable for at least the same reasons as given above for independent claim 1.

Claims 2-6, 8-22, 24-26 and 28-38 depend either directly or indirectly from corresponding ones of independent claims 1, 23 and 27, and thus include all the recitations of their corresponding independent claims. Therefore, dependent claims 2-6, 8-22, 24-26 and 28-35 are patentable for at least the same reasons as given above for independent claims 1, 23 and 27.

Accordingly, for all the reasons stated above, Applicants respectfully submit that the rejections of claims 1-6 and 8-38 are overcome.

Appl. No.: 10/083,169
Amdt. Dated 02/15/2008
Reply to Office Action of 11/15/2007

CONCLUSION

In view of the remarks submitted above, it is respectfully submitted that the present claims are in condition for immediate allowance. It is therefore respectfully requested that a Notice of Allowance be issued. The Examiner is encouraged to contact Applicants' undersigned attorney to resolve any remaining issues in order to expedite examination of the present invention.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,



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ELECTRONICALLY FILED USING THE EFS-WEB ELECTRONIC FILING SYSTEM OF THE UNITED STATES PATENT & TRADEMARK OFFICE ON FEBRUARY 15, 2008.
LEGAL02/30701312v1